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**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-17673-SLM  
Chapter: 11  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Nicoleau-Berman  
7 Warner Road  
Newton, NJ 07860

Social Security No.:  
xxx-xx-8893

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102  
on 11/13/18 at 11:00 AM

to consider and act upon the following:

**43** – Application for Early Termination of Loss Mitigation Period. Filed by Denise E. Carlon on behalf of M&T BANK. Objection deadline is 10/29/2018. (Attachments: # 1 Proposed Order # 2 Certificate of Service) (Carlon, Denise)

**45** – Objection to M&T Bank Application for Early Termination of Loss Mitigation (related document:43 Application for Early Termination of Loss Mitigation Period. Filed by Denise E. Carlon on behalf of M&T BANK. Objection deadline is 10/29/2018. (Attachments: # 1 Proposed Order # 2 Certificate of Service) filed by Creditor M&T BANK) filed by Andrea Silverman on behalf of Laura Nicoleau-Berman. (Attachments: # 1 Certificate of Service) (Silverman, Andrea)

Dated: 10/31/18

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court